

Application Serial No. 10/030,747
Reply to Office Action of February 3, 2006

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Amendments to the Claims

The listing of claims presented below replaces all prior versions, and listings, of claims in the application.

Listing of claims:

1. (currently amended) A mail system accessible by a caller using a first communications link, said system including:
 - a plurality of client mail accounts, each client mail account being associated with a client;
 - means for receiving and storing messages in the client mail accounts;
 - means for identifying and verifying the identity of a caller to access a client mail account;
 - means for retrieving messages from the client mail accounts;
 - means for establishing a second communications link from the mail system to an address selected by [[a]] the caller;
 - means for connecting the caller through the first communications link to the second communications link and thereby to the selected address; and
 - means for maintaining the first communications link upon termination of the second communications link;
 - wherein the ~~second communications link connects the caller to one of a limited number of addresses specified by the caller~~ system includes means for determining whether the caller is a client or a visitor to the client account and, if the caller is determined to be a visitor, the second communications link may be used by the visitor to attempt to connect the visitor to one of a limited number of addresses pre-selected by the client.
2. (cancelled)
3. (previously amended) The mail system as claimed in Claim 1, wherein the first communications link connects a user interface device associated with a caller to the mail system.
4. (previously amended) The mail system as claimed in Claim 3, wherein the user

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interface device is a telephone, cellular phone, pager, computing device, or Wireless Application Protocol (WAP) terminal.

5. (previously amended) The mail system as claimed in Claim 1, wherein:
the second communications link connects the mail system to an extension of a Public Switched Telephone Network (PSTN); and
the mail system further includes means for detecting a busy or engaged signal on said extension, and means for automatically establishing the second communications link between a caller and said extension through said mail system when said busy signal or said engaged signal is no longer detected.
6. (previously amended) The mail system as claimed in Claim 1, further including means for storing messages in the client mail accounts in electronic form such that said messages can be retrieved by a caller using a computing device and a modem.
7. (previously amended) The mail system as claimed in Claim 1, further including means for converting messages stored in electronic form to voice messages so that a caller may retrieve voice messages from the mail system.
8. (previously amended) The mail system as claimed in Claim 1, further including voice recognition means adapted to recognise speech and to generate system commands in response to the recognised speech.
9. (cancelled)
10. (cancelled)
11. (withdrawn) A telecommunications network including:
a plurality of user accounts, each user account being associated with a user and each user account including a user message account and a user financial account, the user message account being useable by a user to receive and send messages;
a financial server adapted to receive a financial commodity and to deposit

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said financial commodity into a predetermined user financial account; and
means for depositing into a user message account associated with the
predetermined user financial account a receipt message including information
indicative of deposit of the financial commodity into the predetermined user financial
account.

12. (withdrawn) A telecommunications network as claimed in Claim 11, wherein
the financial commodity corresponds to a monetary value.

13. (withdrawn) A telecommunications network as claimed in Claim 11, wherein
the financial commodity corresponds to reward points of a customer loyalty scheme.

14. (withdrawn) A telecommunications network as claimed in Claim 11, wherein
the user message account includes a voicemail account, the arrangement being
such that a user is able to retrieve messages from the voicemail account by
accessing the network from an external user interface.

15. (withdrawn) A telecommunications network as claimed in Claim 11, wherein
the user message account includes an electronic mail account arranged to receive
messages in electronic form.

16. (withdrawn) A telecommunications network as claimed in Claim 11, further
including a text to speech converter adapted to cooperate with the user message
accounts so that electronic text messages are retrievable from the user message
accounts as voice messages.

17. (withdrawn) A telecommunications network as claimed in Claim 11, further
including voice recognition means.

18. (withdrawn) A document delivery system including:
a plurality of user accounts, each user account being associated with a user
and each user account including a message account and a financial account, each
financial account being arranged to receive a user financial statement message

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indicative of a financial liability associated with the user;

message retrieval means for retrieving financial statement messages from said message account; and

means for facilitating payment towards the financial liability associated with the user by transferring a financial commodity from the financial account associated with the user.

19. (withdrawn) A document delivery system as claimed in Claim 18, wherein the user financial statement message is received from an entity external to the document delivery system, and the means for facilitating payment includes means for transferring a financial commodity to a financial account specified by the entity.

20. (withdrawn) A telecommunications system including:

means for establishing a connection with an external user interface device through a telecommunications link;

a random access memory;

means for allocating a portion of the random access memory to a user;

means for loading at least one software application into said allocated random access memory portion for the purpose of carrying out at least one user requested process;

means for conveying a viewable or audible representation of the at least one process to the user through the connection; and

means for receiving commands for the at least one process from a user through the connection;

said allocated random access memory portion being made available for re-allocation to a different user in response to either termination of the user connection or a conclusion of said process operating in said allocated random access memory.

21. (withdrawn) A telecommunications system as claimed in Claim 20, further including processing means adapted to carry out said process.

22. (withdrawn) A telecommunications system as claimed in Claim 20, further including means for identifying a user as one of a plurality of user types, wherein at

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least one of said software applications is loaded depending on said user types.

23. (withdrawn) A telecommunications system as claimed in Claims 20, wherein access to the allocated random access memory portion is provided on two or more levels, access to at least one of those levels being protected by a firewall.

24. (withdrawn) A telecommunications system as claimed in Claim 23, wherein the level of access provided to a user determines the data that a user can view or retrieve and/or the software applications that the user can access.

25. (withdrawn) A telecommunications system as claimed in Claim 20, further including software storage means linked to the random access memory.

26. (withdrawn) A telecommunications system as claimed in Claim 20, further including software access means linked to the random access memory, the software access means being adapted to access software stored at a remote location.